

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 August

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
First Commercial Bank	1,078	0	301,603	53,951	185	0.000	19	0	10
Hua Nan Commercial Bank	670	2,525	1,572,920	122,041	8,882	0.180	7,275	0	797
Taichung Commercial Bank	194	22	7,298	0	2	0.000	8,682	0	0
HSBC Bank(Taiwan) Ltd.	2,336	1,757	313,788	16,867	74,793	0.176	45,293	132	536
Shin Kong Commercial Bank	32	0	335	0	335	0.000	0	0	0
Union Bank of Taiwan	572	0	59,685	3,200	7,919	0.868	552	0	16
Yuanta Bank	2,080	16,793	5,661,900	0	24,198	0.000	497	109	356
Bank Sinopac	231	0	5,576	0	2,243	0.000	295	0	51
Cosmos Bank, Taiwan	302,743	153,666	271,853,555	40,589,301	10,956,226	0.958	217,629	17,098	132,583
DBS Bank(Taiwan)Ltd.	1,121	10,321	1,418,946	55,692	77,578	0.000	799	390	1,094
Taishin International Bank	6,290	21,348	12,759,480	2,679,412	355,579	2.565	50,957	624	5,116
Chinatrust Commercial Bank	10,223	7,949	8,042,990	1,779,455	476,180	0.449	22,761	2,714	20,443
The Sixth Credit Cooperation Of Changhua	15	7	1,740	1,143	597	0.000	42	0	0
Total	327,585	214,388	301,999,816	45,301,062	11,984,717	0.971	354,801	21,067	161,002

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards with line drawn at the end of base date month.

2.2 No. of cards with line undrawn: No. of cards with line undrawn at the end of base date month.

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall

be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. The end of base date month means the end of month prior to the date of reporting.